Overcome budget constraints with payment plans for business operations software and solutions

The Internet of Things delivers the data. AI powers the insights. Financing accelerates the time to discovery.

Clients in many industries want to unlock the power of their data with artificial intelligence (AI) and the Internet of Things (IoT) by securely connecting devices to collect and curate IoT data from physical assets to enable AI-driven insights to:

- innovate asset management
- optimize their real estate and facilities
- improve software and systems engineering
- advance their digital transformation

IBM can help clients take advantage of the tremendous power of AI and IoT with our deep industry and domain expertise, open and flexible solutions, and trusted security and dedication to privacy.
Financing helps clients unlock the power of data with AI and IoT

By turning to IBM Global Financing, clients in various industries can acquire the technology they need to grow their IoT infrastructure by reducing upfront payments, improving cash flow, and aligning expenses to anticipated project benefits.

Here are two examples:

A multi-national building management firm in Europe needed to increase profitability and boost annual growth without making large capital outlays. They benefitted from a customized payment plan over a five-year period when deploying the IBM TRIRIGA® facilities management solution. The cost-saving plan improved cash flow and significantly reducing overall costs.

A North American public utility company was able to deploy IBM Maximo® Enterprise Asset Management solutions sooner with a deferred payment option. IBM Global Financing helped structure a 34-month financial model for the solution that included a 4-month deferral.
Get started sooner on your IoT journey with financing

IBM can deliver the right solution that is supported by a wide variety of financing options and payment plans to help you:

**Accelerate time to insight and competitive advantage** with flexible payment options

**Gain maximum flexibility to grow your IoT infrastructure** through financing for SaaS, loans for services and fair market value hardware leasing.

**Improve alignment between cost and benefits** by spreading out payments over time to cover your complete portfolio of IBM solutions and services

**Finance your entire IoT solution**, which can include hardware, software and services—with flexible IT leases and loans.
Why IBM?

IBM Global Financing has been in operation for more than 35 years and serves clients in over 60 countries, spanning more than 20 industries. With a global reach and expertise in IT financing, working capital and credit, IBM Global Financing offers flexible payment plans and leasing solutions for IBM software, services and IT infrastructure including pre-owned servers and storage. Non-IBM content which is part of an overall IBM end user client solution may also be eligible for financing through IBM Global Financing.

For more information

To learn more about financing business operations, please contact your IBM Global Financing representative or IBM Business Partner, or visit the following website: ibm.com/financing/solutions/financing-ibm-watson
IBM Global Financing offerings are provided through IBM subsidiaries and divisions worldwide to qualified commercial and government clients. IBM Global Financing lease and financing offerings are provided in the United States through IBM Credit LLC. Rates and availability are based on a client’s credit rating, financing terms, offering type, equipment and product type and options, and may vary by country. Non-IBM content which is part of an overall IBM end user client solution may also be eligible for financing through IBM Global Financing. Non-hardware items must be one-time, non-recurring charges and are financed by means of loans. Other restrictions may apply. Rates and offerings are subject to change, extension or withdrawal without notice and may not be available in all countries. IBM and IBM Global Financing do not, nor intend to, offer or provide accounting, tax or legal advice to clients. Clients should consult with their own financial, tax and legal advisors. Any tax or accounting treatment decisions made by or on behalf of the client are the sole responsibility of the client. For IBM Credit LLC in California: Loans made or arranged pursuant to a California Financing Law license.